

United States Bankruptcy Court  
District of Puerto Rico

In re:  
ALEX ARMANDI LIZARDI  
Debtor

Case No. 15-03966-MCF  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0104-3

User: fronteram  
Form ID: 3180WPR

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

db +ALEX ARMANDI LIZARDI, URB VILLA DEL CARMEN, M 43 CALLE PONCE, CAGUAS, PR 00725-6121  
4119173 AEELA, PO Box 364508, San Juan, PR 00936-4508  
4119174 +Anderson Financial Services Of PR, DBA Borinquen Title Loans,  
Urb Caguas Norte U-16 Calle Nebraska, Caguas, PR 00725-2246  
4119175 +Banco Popular De Puerto Rico, PO Box 363228, San Juan, PR 00936-3228  
4119177 +Claro, PO Box 360998, San Juan, PR 00936-0998  
4134909 EASTERN AMERICA INSURANCE, P O BOX 9023862, SAN JUAN, PR 00902-3862  
4119179 +First Bank - Consumer Loan, PO Box 19327, San Juan, PR 00910-1327  
4119180 Leonard & Associates PSC, Civil Num: EACI201501733, PO Box 366220,  
San Juan, PR 00936-6220  
4146666 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011  
4119181 Money Express, PO Box 11890, San Juan, PR 00922-1890  
4119183 Sistema De Retiro, PO Box 42003, San Juan, PR 00940-2203  
4119185 +Wal-Mart PR Inc, PMB 725 PO Box 4960, Caguas, PR 00726-4960

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
4119178 EDI: BANKAMER.COM Jul 17 2020 23:08:00 Fia Csna, PO Box 982235, El Paso, TX 79998  
4119182 +EDI: SEARS.COM Jul 17 2020 23:08:00 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282  
4119184 +EDI: RMSC.COM Jul 17 2020 23:08:00 Synch/Home Dsgn CE/APP, PO Box 965036,  
Orlando, FL 32896-5036

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* AEELA, PO BOX 364508, SAN JUAN, PR 00936-4508  
4119176\* Banco Popular De Puerto Rico, PO Box 363228, San Juan, PR 00936-3228

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2020 at the address(es) listed below:

JOSE RAMON CARRION MORALES newecfmail@ch13-pr.com  
JOSE RAMON CARRION MORALES (LL) on behalf of Trustee JOSE RAMON CARRION MORALES  
newecfmail@ch13-pr.com  
MONSITA LECARAOZ ARRIBAS ustpregion21.hr.ecf@usdoj.gov  
ROBERTO FIGUEROA CARRASQUILLO on behalf of Debtor ALEX ARMANDI LIZARDI rfc@rfigueroalaw.com,  
G9942@notify.cincompass.com  
ROSARIO VIDAL ARBONA on behalf of Creditor AEELA rvidal@aeela.com

TOTAL: 5

<b>Information to identify the case:</b>					
Debtor 1	<b>ALEX ARMANDI LIZARDI</b>			Social Security number or ITIN	<b>xxx-xx-2540</b>
	First Name	Middle Name	Last Name	EIN	__-__-__
Debtor 2				Social Security number or ITIN	__-__-__
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-__-__
United States Bankruptcy Court <b>District of Puerto Rico</b>					
Case number: <b>15-03966 -MCF 13</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

ALEX ARMANDI LIZARDI  
aka ALEX A LIZARDI, aka ALEX LIZARDI

July 17, 2020

By the  
court:



Mildred Caban Flores  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**